

YUROK INDIAN HOUSING AUTHORITY



Addendum "F"

WHAT IS INCOME

1. To determine eligibility and rent or homebuyer payments, YIHA must determine a family's income. A low income family is a family whose "annual income" does not exceed 80 percent of the median income for Del Norte & Humboldt County, or the national median income, whichever is higher, as determined by the U.S. Department of Housing and Urban Development ("HUD"). The amount of rent or homebuyer payment for a family may increase or decrease, depending on the "monthly adjusted income of such family."

Consequently, "annual income" is used to determine a family's eligibility for housing assistance. Monthly adjusted income is used to determine an eligible family's rent or homebuyer payment. Monthly adjusted income means *annual income* minus income from the sources described below.

2) **"Annual income"** means—Annual income as reported under the Census long-form for the most recent available Decennial Census.

Annual Income includes, but is not limited to:

- (a) wages, salaries, tips, commissions;
- (b) self-employment income;
- (c) farm self-employment income;
- (d) interest, dividends, net rental income, or income from estates or trusts;
- (e) Social security or railroad retirement;
- (f) supplemental security income, TANF or aid to families with dependent children, or other public assistance or public welfare program;
- (g) retirement, survivor, or disability pensions; and
- (h) any other sources of income received regularly, including Veterans' (VA) payments, unemployment compensation, and alimony.

3) **Annual income does not include the following:**

- (a) Money received from the sale of property (unless the recipient was engaged in the business of selling such property);
- (b) The value of income "in-kind" from food stamps. Public housing subsidies, medical care, employer contributions for persons;
- (c) Withdrawal of bank deposits;
- (d) Money borrowed
- (e) Tax refunds;
- (f) Exchange of money between relatives living in the same household; and
- (g) Gifts and lump-sum inheritances, insurance payments, and other types of lump-sum receipts.

4) DEDUCTIONS TO DETERMINE ADJUSTED INCOME

To determine appropriate monthly payments, the following amounts will be deducted from a household's total anticipated annual income, as defined above:

- 1) \$480 for each dependent.

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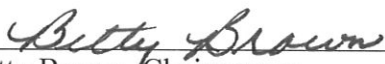


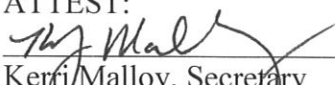
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- 2) \$400 for a family with at least one member 62 years or older (elderly family).
- 3) Medical deductions as follows:
 - a) For any elderly family a medical deduction may be given for medical expenses, which exceed three percent (3%) of their gross household income. Medical expenses are those medical expenses, including medical insurance premiums that are anticipated during the period for which annual Income is computed and that are not covered by insurance.
 - b) Handicapped assistance expenses, which exceed three percent (3%) of annual income.
 - c) For an elderly family, combined handicapped assistance expenses and medical expenses that exceed three percent (3%) of annual income.
- 4) Child care expenses of children less than thirteen (13) years of age where necessary to enable a family member to be gainfully employed or to further his or her education. The amount deducted shall not exceed the amount of income derived from such employment. Where a competent adult is not working and not in school, no deduction is allowed, with the exception of respite care.
- 5) Individuals who are consistent and current on child support payments, shall receive a deduction equal to fifty percent (50%) of their total annual payments.
- 6) A deduction for travel expenses in addition to the childcare deduction, for excessive travel expenses. This deduction may be used if travel expenses are greater than childcare expenses, but may not exceed \$25.00 per week (\$1,300/ yr.). This deduction may only be approved for employment or educational related travel. YIHA will require that the resident maintain a mileage log or provide receipts to verify this deduction.
- 7) Handicapped Assistance Expenses are reasonable expenses that are anticipated during the period for which Annual income is computed for attendant care and auxiliary apparatus for a Handicapped or disabled family member that are necessary to enable a family member (including the handicapped or disabled member) to be employed, provided that the expenses are neither paid to a member of the family nor reimbursed from outside sources.

C*E*R*T*I*F*I*C*A*T*I*O*N

This is to certify Addendum F of the Yurok Indian Housing Authority was approved at a duly called meeting of the Board of Commissioners on February 5, 2010 at which a quorum was present, and was adopted by a vote of 7 For, ___ Against, ___ Abstentions, ___ Not Present.


Betty Brown, Chairperson
Yurok Indian Housing Authority Board of Commissioners

ATTEST:

Kerri Malloy, Secretary
Yurok Indian Housing Authority Board of Commissioners